

CITY OF ANNISTON
AND
ANNISTON CALHOUN COUNTY HOME CONSORTIUM
(ACCHC)

PROPOSED ACTION PLAN 2016



PUBLISHED: JUNE 8, 2016

PREPARED FOR

CITY OF ANNISTON COMMUNITY DEVELOPMENT DEPARTMENT
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Annual Action Plan
2016

1

CITY OF ANNISTON, ALABAMA PROPOSED ACTION PLAN 2016

**PUBLISHED JUNE 8, 2016
(PUBLIC HEARING DATE: JUNE 30, 2016 – 6 P.M.)
(PUBLIC COMMENT SUBMISSION DEADLINE: JULY 8, 2016)**

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Anniston is an entitlement community and grantee of the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) Program. Funding available under this program is targeted within the city limits to address community development needs with regard to affordable housing and supportive services for low to moderate income (LMI) families and communities. The City of Anniston also serves as the grantee for the Anniston/Calhoun County HOME Consortium, which is a participating jurisdiction under HUD's HOME Investment Partnership Program (HOME). Funding under HOME to address affordable housing needs is targeted to six (6) participating local government jurisdictions - Anniston, Calhoun County (excluding Oxford and Ohatchee), Hobson City, Jacksonville, Weaver and Piedmont.

The information contained within this document represents the City of Anniston's 2016 Action Plan for its Community Development Block Grant (CDBG) Program and the Anniston/Calhoun County HOME Consortium Program for the period of October 1, 2016 through September 30, 2017. This document represents the proposed uses of FY 2016 CDBG and HOME entitlement grants as awarded by the U.S. Department of Housing and Urban Development (HUD). Action Plan 2016 identifies all planned projects and activities, correlates planned efforts with the strategic goals and identified needs described in the City's approved Five-Year Consolidated Plan (2013-2017), and assigns measurable objectives and planned outcomes for each planned project and activity.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Five (5) goals are established within the Five-Year Consolidated Plan. They are:

- 1) Provide decent and affordable housing and supportive services for low-moderate income families
- 2) Provide decent and affordable housing and supportive services for populations with special needs
- 3) Provide decent and affordable housing and supportive services for homeless populations
- 4) Improve public facilities and/or infrastructure
- 5) Eliminate slums and blight

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City's annual performance under both the CDBG and HOME Programs is documented in its Consolidated Annual Performance and Evaluation Report (CAPER), which is filed within 90 days of the end of each program year. Highlights of performance outcomes for the most recently completed program year (2014) are summarized below.

<u>Funds Expended:</u>	\$1,154,520.95 CDBG
	\$120,974.11 HOME
<u>Total Expenditures:</u>	\$1,275,495.06

A large portion of the FY 2014 CDBG award (\$204,312) was allocated to public improvements, while \$81,130.39 was awarded for Public Services activities. Expenditures from CDBG funds during the 2014 Program Year were: Public Facilities - \$812,875.35, Public Services - \$77,525.07, Clearance and Demolition - \$123,885.14; Homeowner Rehabilitation - \$31,720.00; and Program Administration \$108,515.39. 13.88% of CDBG funds obligated for public services

HOME Program funding disbursed and drawn from IDIS during Program Year 2014 (\$120,974.11) was expended for rental projects (\$87,752.50) and for Homebuyer activities (\$33,221.61).

Overall the individuals served by during PY 2014 were:
 87.20% of CDBG expenditures benefited low-to-moderate income persons
 100% of HOME expenditures benefited low-to-moderate income persons.

Total Housing Units Assisted - 12

Total Persons Assisted – 2,876

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City as the grantee for CDBG and the administrator for HOME, conducted a consolidated citizen participation process which combined public hearings yet acknowledged the programs as separate and distinct.

All required citizen participation activities were carried out in compliance with its approved Citizen Participation Plan (CP), and all activities were conducted in compliance with timeframes set under Federal program regulations.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Two (2) public hearings were convened to solicit input and from residents of the communities covered under CDBG and HOME.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments received were given appropriate consideration and were weighed in conjunction with housing and community data, needs assessment data, input and feedback from service providers, and specific funding requests. All comments were accepted and are summarized in the Public Comments attachment. No comments were rejected.

7. Summary

For Program Year 2016 (October 1, 2016 - September 30, 2017), the following amounts have been allocated to the City of Anniston/ACCHC by HUD. A detailed description of specific projects and budgets is provided in this document:

CDBG Grant	\$507,227	98.07%
CDBG Estimated Program Income	<u>\$ 10,000</u>	<u>1.93%</u>
CDBG Totals	\$517,227	100.00%
HOME Program	\$310,469	91.19%
HOME Estimated Program Income	<u>\$ 30,000</u>	<u>8.81%</u>
HOME Totals	\$340,469	100.00%
Total Funding	\$857,696	

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	ANNISTON	Community Development
CDBG Administrator	ANNISTON	Community Development
HOPWA Administrator	N/A	N/A
HOME Administrator	ANNISTON	Community Development
HOPWA-C Administrator	N/A	N/A

Table 1 – Responsible Agencies

Narrative (optional)

The City of Anniston is the grantee and lead agency responsible for the management and implementation of the CDBG and HOME Programs. As the grantee, the City is the sole entity responsible for allocating and managing program funds, awarding funds to sub-recipients, monitoring program activities and ensuring project completion and compliance with program guidelines. Overall efforts are guided by the development of a Five-Year Consolidated Plan, which identifies and prioritizes community needs and outlines strategic goals and objectives. Year-to-year efforts are directed by the Annual Action Plans; one-year uses of funds identifying specific projects and activities to be undertaken, as well as goals and objectives to be achieved. The program's success in meeting these benchmarks is documented in the Consolidated Annual Planning and Evaluation Report (CAPER). The CDBG and HOME Programs are administered by the City's Community Development Department.

Consolidated Plan Public Contact Information

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1. Introduction

The City consulted with all agencies as required under 24 CFR 91.100, 91.200(b) and 91.215(b)

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The City used multiple strategies to enhance coordination between agencies, including the allocation of general fund monies, federal CDBG and HOME grant funds, and state awarded funds to support the provision of services within the covered jurisdictions, as well as ongoing communication and consultation with housing and non-housing service providers, public housing authorities, other local jurisdictions, and public agencies. The City has maintained a strong and productive relationship with Habitat for Humanity and with its CHDO (Northeast Alabama Community Development Corporation) in producing affordable housing units under the HOME Program. Beginning in 2013 the City also partnered with and provided HOME funds to The Right Place which produced an affordable housing duplex. During 2014, The Right Place for Housing and Support applied for and received HOME funds for the purpose of producing 4 affordable housing units which will begin construction in 2016.

Beginning In 2014, the City partnered with the Community Foundation of Northeast Alabama to manage the award of general fund dollars to public service agencies which resulted in leveraging additional support for non-profits engaged in community work. This has been a successful partnering which has allowed several service providers to be currently funded under the City's operating budget with general fund monies, as well as federal funds under the CDBG program. The City's intent is to continue to fund agencies engaged in public service programs within the program limits. In order to ensure transparency, increase efficiency, and avoid the possibility of allocating two different sources of funding for the same purpose or expenses, the City will continue to provide the Community Foundation with award information; including a summary of CDBG expenses.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City actively participates in the regional homeless Continuum of Care (CoC) which is the Homeless Coalition of Northeast Alabama (HCNEA). The service area covered by HCNEA consists of Calhoun, Cherokee, DeKalb and Etowah counties, including the cities of Anniston and Gadsden. Efforts to address the needs of the homeless by the City include active participation in monthly CoC meetings, Project Homeless Connect events held bi-annually for the homeless, annual Point in Time (PIT) count, coordination of housing and other needs with local hospital social workers and discharge nurses

for homeless persons, coordination with East Alabama Regional Planning Commission social services, allocation of general fund dollars for homeless provider assistance, and the allocation of CDBG funding under the 15% public services cap to organizations that meet the housing and supportive services needs of the homeless population.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City did not apply for ESG funds nor receive ESG funds during 2015 or 2016. Local homeless providers 2nd Chance, The Right Place for Housing and Support, and Family Services Center submit applications directly to the Alabama Department of Economic and Community Affairs (ADECA) for ESG funds. The City and CoC also work in cooperation with Jacksonville State University to develop performance standards, conduct Point in Time (PIT) homeless surveys/counts, and evaluate outcomes.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Homeless Coalition of Northeast Alabama
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Anniston actively participates in the Homeless Coalition of Northeast Alabama; which is the regional CoC. Notices inviting feedback were sent. The anticipated outcome is continued and improving coordination and collaboration between the City and the agency.
2	Agency/Group/Organization	Boys & Girls Club of East Central Alabama
	Agency/Group/Organization Type	Non-profit providing services to predominantly LMI children and youth
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As an existing provider of public services under the CDBG Program, notices were sent notifying its staff of scheduled public hearings and the availability of applications for funding. The anticipated outcome is continued and improving coordination and collaboration between the City and the agency.
3	Agency/Group/Organization	Preschool Friends
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As an existing provider of public services under the CDBG Program, notices were sent notifying its staff of scheduled public hearings and applications available. The anticipated outcome is continued and improving coordination and collaboration between the City and the agency.
4	Agency/Group/Organization	2nd Chance, Inc.
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As an existing provider of public services under the CDBG Program, notices were sent notifying its staff of scheduled public hearings and application availability. The anticipated outcome is continued and improving coordination and collaboration between the City and the agency.
5	Agency/Group/Organization	Anniston Soup Bowl
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As an existing provider of public services under the CDBG Program, notices were sent notifying its staff of scheduled public hearings and application availability The anticipated outcome is continued and improving coordination and collaboration between the City and the agency.

6	Agency/Group/Organization	St. Michael's Community Services, Inc.
	Agency/Group/Organization Type	Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As an existing provider of public services under the CDBG Program, notices were sent notifying its staff of scheduled public hearings and application availability. The anticipated outcome is continued and improving coordination and collaboration between the City and the agency.
7	Agency/Group/Organization	The Right Place
	Agency/Group/Organization Type	Services – Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As an existing provider of public services under the CDBG Program, notices were sent notifying its staff of scheduled public hearings and application availability. The anticipated outcome is continued and improving coordination and collaboration between the City and the agency.
8	Agency/Group/Organization	Community Enabler Developer, Inc.
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As an existing provider of public services under the CDBG Program, notices were sent notifying its staff of scheduled public hearings and application availability. The anticipated outcome is continued and improving coordination and collaboration between the City and the agency.
9	Agency/Group/Organization	Children's Services
	Agency/Group/Organization Type	Services – Housing Services-Children Services – Victims
	What section of the Plan was addressed by Consultation?	Homelessness Needs – Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As an existing provider of public services under the CDBG Program, notices were sent notifying its staff of scheduled public hearings and application availability. The anticipated outcome is continued and improving coordination and collaboration between the City and the agency.
10	Agency/Group/Organization	Anniston Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As a collaborative partner, the City solicited input regarding the needs and plans of the public housing authority in an attempt to coordinate efforts and leverage HUD funding. The anticipated outcome is continued and improving coordination and collaboration between the City and the agency.

11	Agency/Group/Organization	Anniston Housing Development Corporation
	Agency/Group/Organization Type	Housing Development Non-profit
	What section of the Plan was addressed by Consultation?	Affordable Housing for LMI households
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As a collaborative partner, the City solicited input regarding the needs and plans of the organization. The anticipated outcome is continued and improving coordination and collaboration between the City and the agency.
12	Agency/Group/Organization	Northeast Alabama Community Development Corporation
	Agency/Group/Organization Type	Non-profit affordable housing developer (Community Housing Development Organization – CHDO)
	What section of the Plan was addressed by Consultation?	Affordable Housing for LMI households
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As a collaborative partner, the City solicited input regarding the needs and plans of the organization. The anticipated outcome is continued and improving coordination and collaboration between the City and the agency.

Identify any Agency Types not consulted and provide rationale for not consulting

All relevant agencies were consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Homeless Coalition of Northeast Alabama	Strategy to reduce/eliminate homelessness
Analysis of Impediments	East Alabama Regional Planning & Development Commission	Identification of fair housing education as an unmet need
Five-Year Consolidated Plan	City of Anniston	Identification of unmet needs and goals for target areas

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

N/A

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Citizen participation activities were undertaken in compliance with the City's approved Citizen Participation Plan (CP), including advanced notice of public hearings, and the convening of two public hearings. Public hearings, times, and locations were set for public convenience. Both Needs Assessment and Proposed Action Public Hearings were held at Anniston City Hall at 6:00 P.M. Process information was posted on the City's public website. All information was shared with local jurisdictions, services providers and the public housing authority for posting on their websites and/or in their facilities. Notices of the availability of all documents in hard copy form were also posted for residents without internet access or preferred to view a hard copy. All input and feedback were weighed, in combination with community data, feedback from service providers, and other input to establish the goals and priorities listed in this action plan. The following information is applicable to both CDBG and HOME as a result of both programs citizen participation.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	<p>In accordance with HUD regulations and the City of Anniston's Citizen Participation Plan, an advertisement notifying the public of the Needs Assessment public hearing for the 2016 Action Plan was published in the Anniston Star on April 22, 2016 and the public hearing was held on May 12, 2016.</p> <p>A second ad was published June 8, 2016 notifying the public of the 30-day comment period on Proposed Action Plan 2016 and a second public hearing was held on June 30, 2016 for this purpose. The ads provided notice of the public hearing, including date, time and location, the purpose of the hearings, notification</p>	See attached minutes for a summary of comments received during all public hearings.	Not applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Non-targeted/broad community	Two Needs Assessment public hearings were conducted. The first public hearing was held on May 12, 2016 at 10 a.m. in the Old Council Chambers located in Anniston City Hall. A total of 1 attendee participated in the hearing. The second hearing was held on May 12, 2016 at the same time and location. 3 persons were in attendance. The Proposed Action Plan public hearing was held on June 30, 2016 at 6 pm at Anniston City Hall, Old Council Chambers. Attendance totaled XX	See attached minutes for a summary of comments received during all public hearings.	Not applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	Non-targeted/broad community	Notices for all public hearings were posted on the City of Anniston's public website.	See attached minutes for summary of comments received during the public hearings.	Not applicable	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c) (1, 2)

Introduction

Funds available for 2016 include \$507,227 in CDBG funds and \$310,204 in HOME funds. Estimated program income is \$10,000 from CDBG and \$30,000 from HOME.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - federal	Acquisition;Admin and Planning; Economic Development; Housing; Public Improvements Public Services; Clearance and Demolition	517,227	10,000	0	517,227	500,000	CDBG funds represent the total amount awarded to the City of Anniston by HUD for 2016 plus \$10,000 in anticipated program income
HOME	Public - federal	Acquisition Multifamily rental new construction Multifamily rental rehab	310,469	30,000	0	340,469	300,000	HOME funds represent the total amount awarded to the City of Anniston/ Calhoun County Consortium by HUD for 2016 plus \$30,000 in anticipated program income.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG does not require matching funds; however, CDBG funds are a major source of leverage for other community funding to address community needs. HOME requires a 25% match which will be met on a cash or in-kind basis by the ACCHC and its affordable housing partners as described in CPD Notice 97-03.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

No publicly owned land or property will be used to address needs identified in this document.

Discussion

All funds will be allocated and expended, consistent with the strategic goals of the Five-Year Consolidated Plan along with priority needs and funding allocations under the 2016 Annual Action Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing/Support Services-LMI persons	2016	2017	Affordable Housing	Anniston/Citywide Consortium Wide	Public Support Services Affordable Housing/Support Svcs-LMI Persons	CDBG: \$70,000 HOME: \$279,422.10 CD PI:\$10,000 HOME PI: \$30,000	Construct 1 rental unit; rehab 3 units: 4 Households Housing Units
2	Eliminate Slums and Blight	2016	2017	Non-Housing Community Development Slum/Blight	Anniston/Citywide	Eliminate Slums and Blight	CDBG: \$200,000 HOME: \$0	Buildings Demolished: 15 Buildings
3	Improve Public Facilities and Infrastructure	2016	2017	Non-Housing Community Development Public facilities and Infrastructure	Anniston/Citywide	Improve Public Facilities and Infrastructure	CDBG: \$56,500 HOME:\$0	Improvements at Nettles Park and Carver Park in West Anniston
4	Affordable Housing/Support Services-LMI persons	2016	2017	Non-Housing Community Development Public Services	Anniston/Citywide	Public Services for LMI Persons	CDBG: \$76,000.00	Public Services for 1,853 LMI households

Table and in 6 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing/Support Services-LMI persons
	Goal Description	Acquisition/rehabilitation of properties by non-profit agencies for use as affordable housing for low-moderate income persons
2	Goal Description	Construction of affordable housing by non-profit agencies for use as rental housing for low-moderate income persons
3	Goal Name	Eliminate Slums and Blight
	Goal Description	Demolition of slum and blight properties
4	Goal Name	Improve Public Facilities and Infrastructure
	Goal Description	Construct new or renovate existing public facilities to serve predominantly LMI households plus special needs individuals

Table 7 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

All four (4) households who are anticipated beneficiaries will fall meet the maximum income requirements for the CDBG and HOME Programs applicable at the time that they are qualified for assistance. The online CPD Income Calculator will be used.

AP-35 Projects – 91.220(d)

Introduction

The following projects and activities are planned for 2016 (October 1, 2016 - September 30, 2017) using both CDBG and HOME funds.

#	Project Name	CDBG Funding	HOME Funding	Geography
1	Al Saints Interfaith Center – Nutrition Program – PS	\$5,000.00	\$0.00	CTW
2	Anniston Housing Development Corporation – Acquisition/Rehab Rental Housing	\$70,000.00	\$0.00	CTW
3	Boys & Girls Club of East Central Alabama– Youth Services – PS	\$9,000.00	\$0.00	CTW
4	City of Anniston – CDBG & HOME Program Administration	\$101,445.40	\$31,046.90	CONW
5	City of Anniston – Unprogrammed Funds	\$3,281.60	\$0.00	CTW
6	City of Anniston – Youth Empowered for Success – PS	\$25,000.00	\$0.00	CTW
7	City of Anniston – Clearance and Demolition of Vacant and Dilapidated Houses	\$200,000.00	\$0.00	CTW
8	City of Anniston – Nettles Park Improvements – PF	\$12,500.00	\$0.00	WA
9	City of Anniston – Carver Park Improvements – PF	\$44,000.00	\$0.00	WA
10	Kids Day Out – Youth Mentoring Program – PS	\$2,000.00	\$0.00	CTW
11	The Right Place – Case Management & Housing Counseling – PS	\$10,000.00	\$0.00	CTW
12	St. Michael’s Community Services – Health Services – CDBG PS	\$20,000.00	\$0.00	CTW
13	West Anniston Foundation – Youth Nutrition Program – CDBG PS	\$5,000.00	\$0.00	WA
14	CHDO Set-Aside – HOME – Northeast Alabama Community Development Corporation	\$0.00	\$46,570.35	CONW
15	Acquisition and Rehab – HOME – Recipient Not Yet Selected	\$0.00	\$107,851.75	CONW
16	Choice Neighborhoods – HOME – New Construction – Rental	\$0.00	\$125,000.00	WA
	Estimated Program Income (Use Prior to Grant Funds)	\$10,000.00	\$30,000.00	CTW;CONW
	Totals	\$517,227.00	\$340,469.00	\$857,696.00

Table 8 – Project Information

Geography Codes: CTW is Citywide; CONW is Consortium-wide
WA is West Anniston

70.09% of total funds are being used on a citywide/consortium-wide basis

29.91% of total funds are being used in the West Anniston Target Area.

Note: While some activities operate citywide/consortium-wide, many of the LMI clients who are served by these programs reside in West Anniston (See also AP-50, Table 10)

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

These projects were allocated funding based on citizen input, data contained within the approved Consolidated Plan, leveraging opportunities, and needs enunciated in applications received for 2016 CDBG and HOME Program funds. Maximum allowable amounts for both public services (15%) and program administration (20% CDBG; 10% HOME) were not exceeded. The balance of funds were allocated to activities which will improve and/or sustain quality of life. Limited availability of grant dollars is the primary obstacle to addressing underserved needs.

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	All Saints Interfaith Center – Nutrition Program (PS)
	Target Area	Anniston/Citywide
	Goals Supported	Affordable Housing/Support Services-LMI persons
	Needs Addressed	Affordable Housing/Support Services-LMI persons
	Funding	CDBG: \$5,000.00 – Public Services
	Description	Nutrition services to low/moderate households and individuals
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Individuals from 750 LMI households
	Location Description	1 location within the City limits of Anniston
	Planned Activities	Provide nutritious meals to LMI individuals/households
2	Project Name	Anniston Housing Development Corporation – Rental Rehab
	Target Area	West Anniston
	Goals Supported	Affordable Housing/Support Services-LMI persons
	Needs Addressed	Affordable Housing Availability
	Funding	CDBG: \$70,000

	Description	Acquire/Rehabilitate One Unit of Affordable Rental Housing
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	1 LMI household
	Location Description	West Anniston
	Planned Activities	Acquire one substandard housing unit for rehabilitation and rent to one CDBG eligible household
3	Project Name	Boys & Girls Clubs of East Central Alabama – Youth Services (PS)
	Target Area	Anniston/Citywide
	Goals Supported	Affordable Housing/Support Services-LMI persons
	Needs Addressed	Affordable Housing/Support Services-LMI persons
	Funding	CDBG: \$9,000 Public Services
	Description	Educational activities/computer skills for LMI youth
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Youth from 225 LMI households
	Location Description	3 locations within the City limits of Anniston
	Planned Activities	Provide outside the classroom educational activities and computer skills to underserved youth from LMI households.

4	Project Name	CDBG & HOME Program Administration
	Target Area	Anniston/Citywide (CDBG) Consortium-wide (HOME)
	Goals Supported	Affordable Housing/Support Services-LMI persons Eliminate Slums and Blight
	Needs Addressed	Public Support Services Affordable Housing/Support Services-LMI persons Eliminate Slums and Blight Affordable Housing/Support Services-Homeless
	Funding	CDBG: \$101,445.40 HOME: \$31,046.90
	Description	Program administration for the CDBG Program and HOME Programs
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide/Consortium wide
	Planned Activities	Administration of CDBG and HOME funds
5	Project Name	CDBG Unprogrammed Funds
	Target Area	Anniston/Citywide
	Goals Supported	Affordable Housing/Support Services-LMI persons Affordable Housing/Support Service Homeless persons Eliminate Slums and Blight Improve Public Facilities and Infrastructure

	Needs Addressed	Affordable Housing/Support Services-LMI persons Affordable Housing/Support Service Homeless persons Eliminate Slums and Blight Improve Public Facilities and Infrastructure
	Funding	CDBG: \$3,281.60
	Description	Contingency funds available to transfer to other activities, through amendments, as needed.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	Unprogrammed Funds are uncommitted to activities until they are transferred to other activities through the locally-defined Action Plan amendment process
6	Project Name	City of Anniston – Youth Empowered for Success (PS)
	Target Area	Anniston/Citywide
	Goals Supported	Affordable Housing/Support Services-LMI persons
	Needs Addressed	Public Support Services
	Funding	CDBG: \$25,000 - Public Services
	Description	Summer Employment for LMI Youth
	Target Date	9/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	Youth from 10 LMI households
	Location Description	Anniston/Citywide
	Planned Activities	Summer employment for Youth from LMI households
7	Project Name	City of Anniston - Demolition and Clearance Slum/Blight
	Target Area	Anniston/Citywide
	Goals Supported	Eliminate Slums and Blight
	Needs Addressed	Demolish Vacant/dilapidated housing
	Funding	CDBG: \$200,000
	Description	Clearance/Remediation (slum/blight)
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	15 vacant substandard housing units will be demolished
	Location Description	Citywide
	Planned Activities	Demolition of blighted/abandoned properties
8	Project Name	City of Anniston – Nettles Park Improvements (PF)
	Target Area	West Anniston; CT 800 BG 3
	Goals Supported	Affordable Housing/Support Services-LMI persons

	Needs Addressed	Public Facility Improvements
	Funding	CDBG: \$12,500
	Description	Park Improvements
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	135 LMI households
	Location Description	West Anniston – CT 800 BG 3
	Planned Activities	Improve existing park facilities for safety and performance
9	Project Name	City of Anniston – Carver Park Improvements (PF)
	Target Area	West Anniston; CT 600 BG 1
	Goals Supported	Affordable Housing/Support Services-LMI persons
	Needs Addressed	Public Facility Improvements
	Funding	CDBG: \$44,000
	Description	Park facility improvements
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	338 LMI households
	Location Description	West Anniston – CT 600 BG 1
	Planned Activities	Improve existing park facilities for safety and performance
	Planned Activities	Provide housing-based case management for LMI individuals

10	Project Name	Kids Day Out – Youth Mentoring (PS)
	Target Area	Anniston/Citywide
	Goals Supported	Affordable Housing/Support Services-LMI persons
	Needs Addressed	Public Support Services
	Funding	CDBG: \$2,000 - PS
	Description	Youth Mentoring Program for LMI Youth
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Youth from 10 LMI households
	Location Description	Citywide
	Planned Activities	Mentoring Program for Youth from LMI households designed to reduce dropouts from school
11	Project Name	The Right Place – Case Mgt & Housing Counseling (PS)
	Target Area	Anniston/Citywide
	Goals Supported	Affordable Housing/Support Services-LMI persons
	Needs Addressed	Public Support Services
	Funding	CDBG: \$10,000 Public Services
	Description	Case Management & Housing Counseling for LMI Individuals
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	10 LMI households

	Location Description	Citywide
	Planned Activities	Case Management & Housing Counseling for LMI Individuals
12	Project Name	St. Michael's Community Services – Health Services (PS)
	Target Area	Anniston/Citywide
	Goals Supported	Affordable Housing/Support Services-LMI persons
	Needs Addressed	Public Support Services
	Funding	CDBG: \$20,000 Public Services
	Description	Health Services for LMI Individuals
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	300 LMI households
	Location Description	Citywide
	Planned Activities	Provide basic healthcare for LMI persons
13	Project Name	West Anniston Foundation – Youth Nutrition (PS)
	Target Area	West Anniston
	Goals Supported	Affordable Housing/Support Services-LMI persons
	Needs Addressed	Public Support Services
	Funding	CDBG: \$5,000 Public Services
	Description	Nutrition Program for LMI Youth
	Target Date	9/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	70 LMI households
	Location Description	Citywide
	Planned Activities	Nutrition and exercise classes for LMI persons
14	Project Name	Northeast Alabama CDC - CHDO Set-aside Funds
	Target Area	Consortium wide
	Goals Supported	New Construction or Acquisition/Rehab – Rental for LMI families
	Needs Addressed	Affordable Housing/Support Svcs-LMI Persons
	Funding	HOME: \$46,570.35
	Description	Eligible activity type to be determined
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	1 LMI family
	Location Description	Consortium wide
	Planned Activities	New Construction or Acquisition/Rehab – Rental for LMI families
15	Project Name	Acquisition and Rehab - Recipient to be Determined
	Target Area	Consortium wide
	Goals Supported	Affordable Housing/Support Services-LMI persons
	Needs Addressed	Public Support Services Affordable Housing/Support Svcs-LMI Persons Affordable Housing/Support Services-Homeless

	Funding	HOME: \$107,851.75
	Description	Acquire and Rehabilitate at least one unit of substandard housing – Rental
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	1 LMI family
	Location Description	Consortium wide
	Planned Activities	Acquisition and rehab of property for LMI persons
16	Project Name	Choice Neighborhoods - New Construction
	Target Area	West Anniston - Cooper Homes Area
	Goals Supported	Affordable Housing/Support Services-LMI persons
	Needs Addressed	Affordable Housing Availability
	Funding	HOME: \$125,000.00
	Description	Construct replacement housing for Cooper Homes public housing units being demolished
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	1 LMI family
	Location Description	West Anniston - Cooper Homes Area
	Planned Activities	Construct replacement housing for Cooper Homes public housing units being demolished

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The majority of CDBG funds will be used citywide. HOME funds will be used on a Consortium-wide basis, but it is anticipated that 2016 HOME Program funds will be used inside the City of Anniston or in the Anniston area of Calhoun County.

Geographic Distribution

Target Area	Amounts Allocated	Percentage of Funds
Anniston/Citywide/Consortium-wide	\$601,196.00	70.09%
Anniston/West Anniston Target Area	\$256,500.00	29.91%
Total	\$857,696.00	100.00%

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

To benefit the greatest number of eligible persons, the majority of CDBG and HOME funds will be invested on a jurisdiction wide basis. However, a number of the individuals served by citywide services funded through CDBG may be residents of the West Anniston Target Area. (See also AP-35 Table 8 footnotes).

Discussion

N/A

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Planned activities during 2016 include new construction, rehabilitation and development of affordable rental housing under the HOME program. CDBG funds will be used to rehabilitate 1 substandard unit. HOME funds will construct 1 new rental unit and rehabilitate 3 units.

One Year Goals for the Number of Households to be Supported	
Homeless	0
	5
Non-Homeless	4
Special-Needs	0
Total	4

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	2
Acquisition of Existing Units	0
Total	4

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

Anniston has four (4) Public Housing Authorities within the HOME Consortium area: Anniston, Jacksonville, Piedmont, and Hobson City.

Actions planned during the next year to address the needs to public housing

The City of Anniston and the HOME Consortium plan to work with the Public Housing Authorities in the Consortium by providing information on homes that become available through rehabilitation activities and home construction. The city of Anniston will continue communication with the Anniston Public Housing Authority regarding how we may provide assistance as they move forward with their strategic plan. One of the initial actions be carried out with the AHA is the use of \$125,000 in FY 2016 Home Program funds to help leverage the use of HUD Choice Neighborhoods funding if awarded to the City of Anniston/Anniston Housing Authority/Anniston Public Schools. The \$125,000 will be used as a part of the construction of new replacement housing for public housing units at Cooper Homes being demolished by the AHA in West Anniston.

Another venture being carried out by the City of Anniston in partnership with the AHA, is the award of \$245,000 in June 2016 from Prior Year HOME Program Entitlement funds to initiate a program of acquisition and rehabilitation of substandard housing in West Anniston. The funding award is being made to the Anniston Housing Development Corporation, a nonprofit entity created by the AHA to developing and preserve affordable housing in the Anniston portion of the Consortium.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Distribution of information to residents regarding fair housing, and homeownership and rental opportunities for affordable housing constructed or rehabilitated with CDBG or HOME funds.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Anniston Housing Authority is not designated as a “troubled” Public Housing Authority.

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City actively participates in the regional CoC serving northeast Alabama, provides funding support to address service needs, and coordinates care with local service providers.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

The City of Anniston is a participating jurisdiction in the Homeless Coalition of Northeast Alabama (HCNEA). The Community Development Coordinator for the city attends monthly Coalition meetings to ensure that constant communication between the city and the coalition is occurring. During 2016, the city and a non-profit homeless provider, The Right Place, will be constructing four (4) individual housing units (“cottages”) in the city that will be used to house homeless families. The funding for this project is being provided from a prior year HOME award to the agency.

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Community Development Department of the City of Anniston makes regular referrals of homeless individuals to the Homeless Coalition which refers these individuals to agency serving the homeless which own/operate housing that is available to meet their particular needs. There are times when no vacancies are available for longer-term needs. The Homeless Coalition helps assess the individual needs of each family in an attempt to place them in the best housing situation for their circumstances.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to use the service organizations located throughout the metropolitan area. This involves coordination with the Homeless Coalition of Northeast Alabama, as well as providers such as 2nd Chance, The Right Place, Community Enabler Developer, and St. Michael's Clinic. This coordination represents effective participation in the regional CoC which reaches out to the homeless, assesses their needs, assists low-income families avoid homelessness, addresses the emergency shelter and transitional housing needs of the homeless, and helps both homeless and chronically homeless make the transition to permanent housing and independent living. Including shortening the timeframe that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing them from becoming homeless again.

The City will continue to actively participate in HCNEA, the regional CoC, to ensure coordination and availability of resources for homeless persons in Anniston when such a need arises. The need for transitional and permanent housing is a critical need in the area.

Helping homeless persons (especially chronically homeless individuals and families, families

with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

No applications were received for 2016 requesting funding to construct, acquire, or rehabilitate additional housing for the homeless. However, the completion of the four “cottages” in 2016 by The Right Place will significantly enhance the inventory of housing for homeless families. One additional organization created in 2016, Brian’s House will also add 2 transitional housing units in the West Anniston area as a result of the expenditure of FY 2015 CDBG funds (\$75,000) awarded by the City of Anniston. The six additional spaces for homeless families in the City of Anniston will serve as a bridge between homelessness and family stability by providing shorter periods of time that individuals and families may actually experience homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City of Anniston is providing \$10,000 from FY 2016 CDBG funds to The Right Place to fund case management and housing counseling to prevent homelessness or to reduce future recurrences of homelessness. In FY 2016, the City continues to participate in the regional CoC as described above, invests CDBG and HOME funds for affordable housing and housing designated for the homeless, and provides CDBG public services funds to agencies that serve these persons.

Discussion

The City of Anniston receives no HOPWA funds.

One year goals for the number of households to be provided housing through the use of HOPWA for:
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

AP-75 Barriers to affordable housing – 91.220(j)

Introduction

In 2013, an Analysis of Impediments to Fair Housing Choice, including a discussion of barriers to affordable housing, was prepared for the City of Anniston by the East Alabama Regional Planning and Development Commission. A complete copy of the document is posted and available for reading on the City of Anniston website at www.anniston.al.gov.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

In the 2013 AI, public policies with regard to land use, tax policies, zoning, building codes, fees, growth limits were not noted as barriers to affordable housing. Tax policies were deemed neutral, zoning ordinances permit a variety of housing types, neighborhood configurations and lot sizes. The majority of land is zoned for residential use, and limited residential development is allowed in non-residential zones. Planned efforts with regard to affordable housing include the construction of new affordable housing under HOME, rehabilitation of affordable housing under CDBG and HOME, and continued education/outreach regarding fair housing issues.

Discussion

The City of Anniston engaged the services of WFN Consulting of Marietta, Georgia, a firm with extensive experience with fair housing education and outreach and with preparing over two dozen AI's in all regions of the country. Public education workshops were held for citizens, agencies, and City of Anniston elected officials in April 2016. During PY 2016 an assessment will be performed to determine if additional outreach will be needed during the October 1, 2016 – September 30, 2017 Program Year.

AP-85 Other Actions – 91.220(k)

Introduction

All planned activities are consistent with the prioritized needs identified within the Five-Year Consolidated Plan.

Actions planned to address obstacles to meeting underserved needs

Actions planned to meet underserved needs include the continued provision of funding for public service activities that focus on LMI families, youth, and the homeless; along with continued active participation in the CoC.

Actions planned to foster and maintain affordable housing

Development and/or rehabilitation of affordable multi-family and single-family housing are priorities under both the CDBG and HOME programs. Under the CDBG program, funding is allocated for acquisition and rehabilitation for both affordable rental housing. Construction and rehabilitation of affordable multi-family or single-family housing units are funded activities under the HOME program within any of the six jurisdictions participating as HOME Consortium members.

Actions planned to reduce lead-based paint hazards

The City has a contractor to provide lead testing, risk assessment and remediation/abatement services. Their services will be used as needed. Lead safe work practices will be adhered to as applicable.

Actions planned to reduce the number of poverty-level families

The City plans to provide financial support to organizations which have a mission of assisting households in poverty, and providing them with the skills and opportunities that will allow them to become independent and self-sufficient. Funds have been allocated for public services which include Pre-K, after-school and summer educational opportunities for children and youth in LMI families to provide a solid foundation for high educational achievement which correlates with reduced poverty.

Actions planned to develop institutional structure

The City serves as the grantee and administrative agent for both the CDBG and HOME programs. The programs are housed within the Community Development Department and the day-to-day management is provided by the Community Development Coordinator who reports directly to the City Manager. City personnel provide support for administration of the program to include the Finance Department, Engineering Division, Public Works Department, Code Enforcement Division, and the Planning

Department. The City's supplements its staff with an outside consultant, WFN Consulting, which is experienced in the daily administration of Entitlement CDBG and HOME programs.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will include the allocation of general fund, federal, and state funds to support the provision of services within the covered jurisdictions; as well as ongoing communication and consultation with housing and non-housing service providers, public housing authorities, other local jurisdictions, and public agencies. In the HOME program, the City will continue its partnership with Habitat for Humanity and with its CHDO, Northeast Alabama Community Development Corporation, in producing affordable housing units.

General fund monies to public service agencies is outsourced and managed by the Community Foundation of Northeast Alabama; resulting in leveraging additional support for non-profits engaged in community work. Several public service providers are currently funded under the City's operating budget with general fund dollars; as well as through the CDBG program with federal dollars.

The City plans to continue providing funds to agencies engaged in public services within the program constraints. In order to ensure transparency, increase efficiency, and avoid the possibility of allocating two different sources of funding for the same purpose or expenses, the City will provide the Community Foundation with award information to include a summary of expenses covered under the CDBG program.

Discussion

See actions above.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction

Planned activities covered under the one-year 2016 Annual Action Plan will cover the period October 1, 2016 through September 30, 2017.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	
One Year 2016	75.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The 2016 HOME allocation in the amount of \$310,469 (entitlement grant) plus \$30,000 (estimated program income) is proposed to be used as follows:

Administration & Planning/Program Delivery - \$31,020.40

CHDO Set-Aside – New Construction or Acquisition/Rehab \$46,570.35 1 unit

New Construction – Rental - \$125,000 (Choice Neighborhoods Program) 1 unit

Acquisition/Rehabilitation of Affordable Rental Housing - \$107,851.75 2 units

Estimated Program Income \$30,000 will be used when received prior to drawing or expending HOME grant funds.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The method of repayment will be recapture for all HOME activities. Homebuyers are income-eligible families under HUD income guidelines. Household annual income of 60% or less of the HUD established area median income adjusted for household size. Homebuyers are required to live in the HOME assisted property as their principal residence for the duration of the applicable affordability period which is typically 20 years for a homebuyer. The period of affordability is based upon the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. Subsidy forms are interest or non-interest bearing loans or advances, deferred loans (forgivable or repayable), grants, interest subsidies, equity investments, and loan guarantees and loan guarantee accounts. All HOME program income used to provide direct assistance to the homebuyer is included when determining the period of affordability.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The period of affordability is based upon the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit.

If the homebuyer sells, transfers, exchanges, assigns, refinances or leases the HOME assisted property, the City will recapture the HOME funds. The recapture requirements are reflected in the

written agreement, mortgage, and mortgage note. The recapture requirement is limited to the amount of net proceeds available from the sale of the HOME assisted property. In no instance will the amount of recapture exceed the amount of direct subsidy received by the homebuyer.

Either a covenant attached to the land or a deed restriction will be placed on each property at the time of purchase with HOME funds which will establish HUD-defined compliance period based on the amount of assistance and type of activity.

The City of Anniston through its Community Development Department may forgive the direct HOME subsidy at the pro-rata basis of 1/5th, 1/10th, or 1/15th per year to correlate with the affordability period.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

There are no plans to use HOME funds to refinance existing debt secured by multi-family housing.

Discussion

Homebuyer eligible applicants are households that have an annual household income of 60% or less of the HUD-established area median income, adjusted for household size for the Anniston-Oxford-Jacksonville MSA. Funding applications/proposals are accepted on a first-come, first-served basis. Applications or proposals are accepted throughout the program year in the Community Development Department of the City of Anniston on behalf of the Anniston/Calhoun County HOME Consortium.